PROGRESSIVE CLAIMS 185 PLAINS RD SUITE 108E MILFORD, CT 06460

Testimony Re: HB-5444 Bill Romaniello

DANIEL OUELLETTE **48D NANEL DR** GLASTONBURY, CT 06033

Underwritten By: **Progressive Casualty Insurance** Company

> Claim Number: 11-5400271 Loss Date: January 1, 2011 Document Date: January 7, 2011

Page 1 of 1

claims.progressive.com

Track the status and details of your claim, e-mail your representative or report a new daim.

Claim Information

Pursuant to Connecticut General Statute 38a-353, we have obtained the value of your vehicle by averaging the N.A.D.A. Official Used Car Guide and a market survey conducted by Mitchell International in association with J.D. Power and Associates. These evaluations consider the year, make, model, mileage, options, condition, wear, and prior damage to your vehicle. In addition, we consider Connecticut sales tax and any deductible you may have in reaching a settlement

Included with this letter are the following documents:

- (1) a detailed copy of Progressive's calculation of your vehicle's constructive total loss value
- (2) a copy of the evaluation report provided to Progressive by Mitchell International

Please be advised that if you have not allowed us previously to move your vehicle to a storage free location, we will no longer be responsible for any storage fees incurred as of forty-eight (48) hours from the date of this letter. As we have discussed, you have the duty to mitigate your damages, and allowing us to move the vehicle is in no way an agreement to settle any portion of your claim.

Thank you for your Immediate attention in this matter. I look forward to hearing from you shortly, and can be reached at

If you do not agree with this valuation, you may contact the Division of Consumer Affairs within the Insurance Départment. They can be reached by phone at 1-800-203-3447, by mail at PO Box 816, Hartford, CT 06142-0816 or on the worldwide web at www.state.ct.us/cid.

JAMES MCCONVILLE Claims Department 1-860-368-2643 1-800-PROGRESSIVE (1-800-776-4737)

Fax: 1-860-633-5944

Form ZS87 XX (01/08) - CT

DANIEL OUELLETTE

GLASTONBURY, CT 06033

48D NANEL DR

PROGRESSIVE

Underwritten By: Progressive Casualty Insurance Company

> Claim Number: 11-5400271 Loss Date: January 1, 2011 Document Date: January 7, 2011

Page 1 of 1

claims.progressive.com

Track the status and details of your claim, e-mail your representative or report a new claim.

Claim Information

This letter is to confirm that on the above captioned date of loss, your 01 Mitsu Eclipse Spy was involved in an accident. This vehicle is identified by V.I.N 4A3AE35G11E004945.

The cost to repair the resulting damages was greater than the vehicle value pursuant to Connecticut General Statute 38a-353. Therefore, the vehicle was determined to be a total loss. Settlement was offered, and your payment was issued on January 07, 2011. As you did not retain the salvaged vehicle, you were no longer the owner of the above-mentioned vehicle as of January 07, 2011.

I hope this information will suffice for your needs in addressing the property tax bill you have received. If you need additional information or assistance, please do not hesitate to contact me

JAMES MCCONVILLE Claims Department 1-860-368-2643 1-800-PROGRESSIVE (1-800-776-4737)

Fax: 1-860-633-5944

Form ZS87 XX (01/08) - CT



WorkCenter™ Total Loss

REPARED FOR

Progressive Group of Insurance Companies (800) 321-9843

Claim Summary: 11-5400271-01

Insurance Carrier: Progressive Group of Insurance Companies

Claim Suffix-ID: 11-5400271-01

Policy Number:

Owner: OUELLETTE, DANIEL

Version #: 1

Loss Type: COLLISION Loss Date: 01/01/2011

Reported Date:

Valuation Report Date 01/07/2011 11:57:04

Valuation Report ID: 2258540

Valuation Summary: 2001 Mitsubishi Eclipse Spyder GS

Loss Vehicle: 2001 Mitsubishi Eclipse Spyder GS 2 Door

Conv 2.4L 4 Cyl Gas Injected 5 Speed Man

Trans FWD

VIN: 4A3AE35G11E004945

Mileage: 114,844 miles

Location: CT 06033 Exterior Color: DARK GREEN

License Plate: , , Exp. /

Exterior
Auto-Off Headlights
Front Air Dam

Front Turn Signal Indicators
Halogen Headlights
Integrated Parabola-Type Front Foglights Located

Inside Air Intake Opening In Front Bumper With Switch In Instrument Panel Rear Taillights, Rear License Plate Light and Backup Lights

Interior
3-Spoke Leather Wrapped Steering Wheel
Day/Night Interior Rearview Mirror

Dual Covered Vanity Mirrors

Electric Rear Window Defroster With Timer and
Control Switch Located In Instrument Panel

Front Driver 2-Way Lumbar Support

Full Function Cruise Control

Manual Air Conditioning With CFC-Free Refrigerant, Dial-Type Controls, Fresh Air/Recirculation Ventilation, 4-Speed Fan, Dashboard Cowl Vent and 5 Infinitely Directional Side and Center Instrument Panel Mounted Vents Mitsubishi/Infinity(R) Premium AM/FM Audio System With 210 Watts, Separate Amplifier and 7 Speakers Total; CD Player Power Window Lockout

Rear Dual Bucket Seats With Highback Seatback Side Window Defroster

Tinted Glass Mechanical

Front Power Assist 257-mm Ventilated Disc and Rear Power Assist 229-mm Drum Brakes With Single Piston Front and Rear Calipers, Master Vacuum Power Brake Booster, Tandem Brake Master Cylinder and Dacrotized Treatment Power Engine RPM Speed Sensitive Variable Assisted Rack and Pinion Steering Safety

2 Master Encrypted Security Keys and Single Encrypted Secondary Valet Security Key 3-Point Outboard Rear Seatbelts With Emergency Locking Retractors and 2-Point Center Lap Belt and Color-Keyed Belt Webbing Color-Keyed Rear Spoiler
Front and Rear Color-Keyed 5-MPH Impact
Bumpers
Fully Lined Power Convertible Cloth Top
High Mounted Stop Light
Rear Air Dam

Silver Painted Finish Aluminum Alloy Wheels Wilh Center Ornament, 16-In. X 6-In.

Bright Whip Antenna

Dual Black Remote Power Adjustable Exterior Rearview Mirrors With Passenger Side Convex Dual Fabric-Type Sunvisors

Front 2-Speed, Speed Sensitive Variable
Intermittent Windshield Wipers With Mist Control
and Washer Nozzles Located On Hood
Front Dual Lowback Bucket Seats With
Adjustable Fabric Headrests, 8-Way Manually
Adjustable Driver Seat Including Recline, Slide,
Seat Height and Headrest and 6-Way Manually
Adjustable Passenger Seat Including Recline,
Slide and Headrest
Glass Rear Window
Micron Air Filtration System

Particle Sport Fabric Seat Upholstery

Power Windows With Driver Side One-Touch Down Feature Rear Passenger Easy Entry Steering Wheel Mounted Controls For Cruise Control Include Memory/Resume, Coast/Set, Accelerate/Resume and On/Off Windshield Shade Band

Height Adjustable Steering Column

3-Point Front Seatbelts With Force Limiters and Color-Keyed Belt Webbing
Automatic Locking Retractors Located On Rear
3-Point Outboard Passenger Seatbelts

Ciose Circuit Security Alarm System Is Activated From Multi-Function Remote

Driver Airbag Supplemental Restraint System

Clutch Interlock Prevents Engine From Starting Unless Clutch Is Depressed

Engine Immobilizer Anti-Theft System With Warning Decal, Override Indicator and Immobilizer Antenna That Reads The Master Encrypted Ignition Key Then Signals ECU To Start Vehicle Height Adjustable Front Shoulder Belt Anchors

Front Passenger Airbag Supplemental Restraint System

Lock Out Prevention When Key Is In Ignition

Multi-Function Remote Includes Controls For Remote Keyless Entry, Security Alarm and Panic Feature

Power Door Locks With Driver Side Override

Panic Feature Activated From Multi-Function Remote

R I S E (Refined Impact Safety Evolution) Chassis With Unibody Construction, Front and Rear Crumple Zones, Reinforced A-Pillar, Tubular Steel Side Guard Door Beams, High Rigidity Transverse Floor Crossmember, High Rigidity Side Sills, Plastic Fuel Tank Mounted In Front Of Rear Axle, Energy Absorbing Door Pads, Rear Side Members and Head Impact Protection Remote Hood Release

Radio Anti-Theft Feature

Remote Keyless Entry System With Answer Back Feature Locks/Unlocks Doors, Releases Trunk and Is Activated From Multi-Function

Remote

Security Logic Allows Driver Door Only To Be Unlocked or Both Doors To Be Unlocked Tubular Steel Side Impact Door Beams

Remote Trunk Release

Steering Wheel Lock

Optional Equipment

Leather Front Seats

*DIO/PIO=Dealer/Port Installed Option

N.A.D.A. Vehicle Equipment

ALUMINUM/ALLOY WHEELS

LEATHER SEATS

INFINITY STEREO SYS WOUT AUTO, TRANS.

GUIDE VALUATION: N.A.D.A. EASTERN - RETAIL VALUE

WORKCENTER™ TOTAL LOSS

Base Value: \$5,725.00 Base Value:

Mileage Adjustment: \$125.00

W/out Auto. Trans.: -\$250.00

Aluminum/Alloy Wheels: Inclusive
Infinity Stereo Sys: \$150.00

Leather Seats: \$200.00

Total Retail Value: \$5,950.00

Dual-Source Base Value: Loss Vehicle Adjustments \$5,387.26

\$4,824.53

Condition Adjustment:

-\$297.31

After Market Parts Adjustments: Refurbishment Adjustment:

\$0.00 \$0.00

Prior Damage Adjustments:

\$0.00

Market Value:

\$5,089.95

Valuation Notes:



MitchellVehicle Valuation Report

Prepared for: Progressive Group of Insurance Companies (800) 321-9843

Summary

Claim Information

Clalm Number: 11-5400271-01

Policy Number;

Owner: DANIEL OUELLETTE

Version #: 1

Loss Type: COLLISION

Loss Date: 01/01/2011

Reported Date:

Valuation Report Date: 01/07/2011 11:57:02

Valuation Report ID: 2258540

Vehicle Information

Loss Vehicle: 2001 MITSUBISHI ECLIPSE SPYDER

GS 2D CVT 2.4L 4 Cyl Gas M 2WD

VIN: 4A3AE35G11E004945

Mileage: 114,844

Location: CT 06033

Exterior Color: DARK GREEN

License Plate:

Valuation Summary

Base Value: \$4,824.53

Loss Vehicle Adjustments

Condition Adjustment:

-\$297.31

Prior Damage Adjustment:

\$0.00

After Market Parts Adjustment:

\$0.00

Refurbishment Adjustment:

\$0.00

Market Value:

\$4,527.22

40

Loss Vehicle Detail

Loss vehicle:

2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 2.4L 4 Cyl Gas M 2WD

Standard Equipment

Exterior	
Auto-Off Headlights .	Color-Keyed Rear Spoller
Front Air Dam	Front Turn Signal Indicators
Front and Rear Color-Keyed 5-MPH Impact Bumpers	Fully Lined Power Convertible Cloth Top
Halogen Headlights	High Mounted Stop Light
Integrated Parabola-Type Front Foglights Located inside Air Intake Opening In Front Bumper With Switch In Instrument Panel	Rear Air Dam
Rear Taillights, Rear License Plate Light and Backup Lights	Silver Painted Finish Aluminum Alloy Wheels With Center Ornament, 16-in. X 6-in.

The second of th

Interior	
3-Spoke Leather Wrapped Steering Wheel	Bright Whip Antenna
Day/Night Interior Rearview Mirror	Dual Black Remote Power Adjustable Exterior Rearview Mirrors With Passenger Side Convex
Dual Covered Vanity Mirrors	Dual Fabric-Type Sunvisors
Electric Rear Window Defroster With Timer and Control Switch Located In Instrument Panel	Front 2-Speed, Speed Sensitive Variable Intermittent Windshield Wipers With Mist Control and Washer Nozzles Localed On Hood
Front Driver 2-Way Lumbar Support	Front Dual Lowback Bucket Seats With Adjustable Fabric Headrests, 8-Way Manually Adjustable Driver Seat Including Recline, Slide, Seat Height and Headrest and 6-Way Manually Adjustable Passenger Seat Including Recline, Slide and Headrest
Full Function Cruise Control	Glass Rear Window
Manual Air Conditioning With CFC-Free Refrigerant, Dial-Type Controls, Fresh Air/Recirculation Ventilation, 4-Speed Fan, Dashboard Cowl Vent and 5 Infinitely Directional Side and Center Instrument Panel Mounted Vents	Micron Air Filtration System
Mitsubishi/Infinity(R) Premium AM/FM Audio System With 210 Watts, Separate Amplifier and 7 Speakers Total; CD Player	Particle Sport Fabric Seat Upholstery
Power Window Lockout	Power Windows With Driver Side One-Touch Down Feature
Rear Dual Bucket Seals With Highback Sealback	Rear Passenger Easy Entry
Slde Window Defroster	Steering Wheel Mounted Controls For Cruise Control Include Memory/Resume, Coast/Set, Accelerate/Resume and On/Off
Tinted Glass	Windshield Shade Band

Mechanical

Front Power Assist 257-mm Ventilated Disc and Rear Power Assist 229-mm Drum Brakes With Single Piston Front and Rear Calipers, Master Vacuum Power Brake Booster, Tandem Brake Master Cylinder and Dacrotized Treatment

Power Engine RPM Speed Sensitive Variable Assisted Rack and Pinton Steering

Height Adjustable Steering Column

Safety

2 Master Encrypted Security Keys and Single Encrypted Secondary Valet Security Key

3-Point Outboard Rear Seatbelts With Emergency Locking Retractors and 2-Point Center Lap Belt and Color-Keyed Belt Webbing

Close Circuit Security Alarm System Is Activated From Multi-Function Remote

Driver Airbag Supplemental Restraint System

Front Passenger Airbag Supplemental Restraint System

Lock Out Prevention When Key is in Ignition

Panic Feature Activated From Multi-Function Remote

R I S E (Refined Impact Safety Evolution) Chassis With Unibody Construction, Front and Rear Crumple Zones, Reinforced A-Pillar, Tubular Steel Side Guard Door Beams, High Rigidity Transverse Floor Crossmember, High Rigidity Side Sills, Plastic Fuel Tank Mounted In Front Of Rear Axle, Energy Absorbing Door Pads, Rear Side Members and Head Impact Protection

Remote Hood Release

Remote Trunk Release

Steering Wheel Lock

3-Point Front Seatbells With Force Limiters and Color-Keyed Belt Webbing

Automatic Locking Retractors Located On Rear 3-Point Outboard Passenger Seatbelts

Clutch Interlock Prevents Engine From Starting Unless Clutch Is Depressed

Engine Immobilizer Anti-Theft System With Warning Decal, Override Indicator and Immobilizer Antenna That Reads The Master Encrypted

Ignition Key Then Signals ECU To Start Vehicle

Height Adjustable Front Shoulder Belt Anchors

Multi-Function Remote Includes Controls For Remote Keyless Entry,

Security Alarm and Panic Feature

Power Door Locks With Driver Side Override

Radio Anti-Theft Feature

Remote Keyless Entry System With Answer Back Feature Locks/Unlocks Doors, Releases Trunk and is Activated From Multi-Function Remote

Security Logic Allows Driver Door Only To Be Unlocked or Both Doors To

Be Unlocked

Tubular Steel Side Impact Door Beams

Optional Equipment

Leather Front Seats

*DIO/PIO= Dealer/Port Installed Option

Loss Vehicle Base Value

Loss vehicle:

2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 2.4L 4 Cyl Gas M 2WD

Comparable Vehicle Information

Search Radius used for this valuation:

150 miles from loss vehicle zip code.

Typical Mileage for this vehicle:

89,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 4 2.4NORMAL GAS M 2WD	135,200	11978	62 miles	\$4,200.00 List Price	\$4,150.33
2	2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 4 2.4NORMAL GAS A 2WD	134,915	03060	92 miles	\$6,995.00 List Price	\$6,600.14
3	2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 4 2.4NORMAL GAS A 2WD	96,684	11418	96 miles	\$6,980.00 List Price	\$5,637.47
4	2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 4 2.4NORMAL GAS A 2WD	91,687	07716	118 miles	\$3,695.00 List Price	1 32 47111 18
			,		Base Value:	\$4,824.53

Loss Vehicle Adjustments

Loss vehicle:

2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 2.4L 4 Cyl Gas M 2WD

Condition Adjustments

Condition Adjustment: -\$297.31	Overall Condition: 2.73-Good	Typical Vehicle Condition: 3.00
Category	Condition	Comments
Interior		
SEATS	2 Fair	LEATHER WEAR AND EXTENSIVE PERM CREASES
DOORS/INTERIOR PANELS	2 Fair	REAR TRIM PANELS PAINT PEELING
HEADLINER	Typical	NOT APPL
CARPET	3 Good	2 TO 4 PERM STAINS
GLASS	2 Fair	3 ROCK CHIPS OR BULLSEYES
DASH/CONSOLE	3 Good	SCRATCHES AND GOUGES
Exterior		
PAINT	3 Good	COUPLE SCRACTCHES LESS THEN 6 INCHES
TRIM	3 Good	SCRATCHES TO WHEELS AND BUMPER COVERS
VINYL/CONVERTIBLE TOP	2 Falr	3 OR MORE DIME SIZE HOLES AND PERM STAINS
BODY	3 Good	COUPLE DIME TO QUARTER SIZE DINGS
Mechanical	•	
ENGINE	3 Good	ENGINE COMPARTMENT DIRTY AND MINIMAL OIL BUILD UP
TRANSMISSION	Typical	UNABLE TO VIEW TRANSMISSION
Tíre	3 Good	TREAD DEPTH CALC

Typical condition reflects a vehicle that is in ready-for-sale condition and reflects normal wear and tear for that vehicle type / age.

Comments:

Comparable Vehicles

Loss vehicle:

2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 2.4L 4 Cyl Gas M 2WD

Comparable Vehicles

1	1 2001 MITSUBISHI ECLIPSE SPYDER GS 2D CVT 4 2.4 NORMAL GAS M2WD					e: \$4,200.00
1200	<u>VIN:</u>	4A3AE35G71E008546	Adjustments	Loss Vehicle	This Vehicle	Amount
	Stock No:		Projected Sold Adjustment			
	Listing Date:	10/16/2010	Mileage	114,844	135,200	-\$426.00 \$279.59
	ZIP:	11978	Equipment		100,200	\$218,08
	Distance from Loss Vehicle:	62 miles	Leather Front Seats	Yes	No	\$96.74
	Source:	PRIVATE WEB LISTING - CARS.COM	Power Or and		Total Adjustme Adjusted Pr	•

Private Ounr Not Dealer Ready

A CONTROLLION	I ECLIPSE SPYDER GS 2D CVT 4 2	.4 NORMAL GAS A2WD		List Price: \$	6,995,00
VIN:	4A3AE45G11E199807	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:	UE0447	Projected Sold Adjustment			-\$709
Listing Date:	12/11/2010	Vehicle Configuration Adjustment			-\$279
ZIP:	03060	Mileage	114,844	134,915	\$439
Distance from Loss Vehicle:	92 miles	Equipment	,	·	*
Source:	FRANCHISE WEB LISTING -, CARS, COM	Leather Front Seals	Yes	No	\$153
	TOYOTA / SCION OF NASHUA			Total Adjustments:	-\$394
	6 ROCKNE DRIVE			Adjusted Price:	\$6,600
(-	NASHUA NH 03060)				

2001 MITSUBISI	II ECLIPSE SPYDER GS 2D CVT 4 2.4	NORMAL GAS A2WD		List Price: \$	6,980.00
VIN:	4A3AE45G61E187586	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:	063164	Projected Sold Adjustment			-\$707.0
Listing Date:	10/30/2010	Vehicle Configuration Adjustment			-\$278.6
ZIP;	11418	Mileage	114,844	96,684	-\$510,5
Distance from	96 miles	Equipment			
Loss Vehicle:		Leather Front Seats	Yes	No	\$153.6
Source:	FRANCHISE WEB LISTING - CARS.COM			Total Adjustments:	
_	QUEENS AUTO MALL			Adjusted Price:	
	134-01 ATLANTIC AVENUE			Aujustou i ilee,	40,007.4
	RICHMOND HILL NY 11418				
(_	718-523-9090				
_					

2001 MITSUBISH	ECLIPSE SPYDER GS 2D CVT 4 2.	4 NORMAL GAS A2WD		List Price; \$	3,695.00
VIN:	4A3AE45G31E203811	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:	203811	Projected Sold Adjustment			-\$374.0
Listing Date:	11/17/2010	Vehicle Configuration Adjustment			-\$147.5
ZIP:	07716	Mileage	114,844	91,687	-\$344.6
Distance from		Equipment	•		40.110
Loss Vehicle:		Leather Front Seats	Yes	No	\$81.3
Source:	FRANCHISE WEB LISTING - CARS.COM			Total Adjustments:	
_	AUTO EXOTICA			Adjusted Price:	
	981 STATE ROUTE 36				, , ,
(ATLANTIC HIGHLANDS NJ 07716				
	732-872-0222				
	, 42 012 022				

Sub-Model Comparison

Sub-Model Description	Configuration	Orlginal MSRP
2001 MITSUBISHI ECLIPSE SPYDER GS	2D CVT 2.4L 4 Cyl Gas 2WD	\$23,407.00
2001 MITSUBISHI ECLIPSE SPYDER GS	2D CVT 4 2.4 NORMAL GAS A 2WD	\$24,655.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was built through a joint partnership between J.D. Power and Associates vehicle valuation division Power Information Network (P.I.N.) and Mitchell International, a leading provider of claims processing solutions to private passenger insurers.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles similar to the loss vehicle in the same market area. WorkCenter Total Loss finds these vehicles in AutoTrader.com, Cars.com, and directly from dealerships.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Vehicle Configuration Adjustment- an adjustment for differences in configuration between the comparable vehicle and the loss vehicle (e.g. differences in trim).
- · Mileage Adjustment an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated by averaging the adjusted prices of the comparable vehicles,

Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- · Condition Adjustment:
 - Adjustments to account for the condition of the loss vehicle prior to the loss.
- · Prior Damage Adjustment:
 - Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
- Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- · Refurbishment Adjustment:
- Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

The Market Value is calculated by applying the loss vehicle adjustments to the base value.

Condition Adjustment

-\$297.31

Overall Condition	2.73 Good	Typical Vehicle Condition Score 3.00 Good
INTERIOR		
SEATS	2 Fair	LEATHER WEAR AND EXTENSIVE PERM CREASES
DOORS/INTERIOR PANELS	2 Fair	REAR TRIM PANELS PAINT PEELING
HEADLINER	Typical	NOT APPL
CARPET	3 Good	2 TO 4 PERM STAINS
GLASS	2 Fair	3 ROCK CHIPS OR BULLSEYES
DASH/CONSOLE	3 Good	SCRATCHES AND GOUGES
EXTERIOR		
PAINT	3 Good	COUPLE SCRACTCHES LESS THEN 6 INCHES
TRIM	3 Good	SCRATCHES TO WHEELS AND BUMPER COVERS
VINYL/CONVERTIBLE TOP	2 Fair	3 OR MORE DIME SIZE HOLES AND PERM STAINS
BODY	3 Good	COUPLE DIME TO QUARTER SIZE DINGS
MECHANICAL		
ENGINE	3 Good	ENGINE COMPARTMENT DIRTY AND MINIMAL OIL BUILD UP
TRANSMISSION	Typical	UNABLE TO VIEW TRANSMISSION
TIRE	3 Good	TREAD DEPTH CALC

The vehicle condition documents the pre-loss condition of the loss vehicle. Condition is rated on a scale of 1 - 5, where 5 is excellent.

Comments:

Total Adjustments:

\$-297.31

Claim: 017684960-02



Autosource Valuation

Administrative Data

1996 Ford Explorer XLT 4WD 4D Wagon

AS Request: 28416678

Zoels Auto Body Liberty Mutual Insurance Westboro Branch 114 Tumpike Road Westboro MA 01581

Claimant Muniz, William Insured Dallas, Linn Claim 017684960-02 Loss Date 02/01/2011 Loss Type Liability Policy LA163 Other

VINSOURCE Analysis

1996 Ford Explorer XLT AWD 4D Wagon

VIN 1FMDU34X5TUB63847

Decodes as 1996 Ford Explorer XLT 4WD 4D Wagon Accuracy Decodes Correctly History Activity was reported

- o Autosource activity: (NONE).
- o Autotrak activity: (NONE).
- Audatex/Estimating activity: (NONE)
- Sales history activity: (NONE)

NICE Report

Version: 1

1996 Ford Explorer XLT 4WD 4D Wagon

NICB/ISO L005 LIBERTY MUTUAL INSURANCE COMPANY Member

Claim 17684960

Type of Loss PROPERTY/CASUALTY

Loss Date 02/01/11 Phone 2032941505

Reported Phone Number Analysis

1996 Ford Explorer XLT 4WD 4D Wagon

No Vehicles Advertised at (203) 237-4766

Valuation Summary		1996 Ford Explorer XG	4VID 4D Yagon
	See N.A.D.A	See Valuation	Autosource/
	Value Section	Detail Section	N.A.D.A.
	N.A.D.A. Retail	Autosource	Average
Base Price	\$3,475	\$1,988	\$2,732
Engine	•		
Transmission			
Odometer		-450	-225
Equipment _	125	-55	35
Value Before Adjustments	\$3,600	\$1,483	\$2,542
Value Before Condition Adjs.		\$1,483	\$2,542
Suggested Total Condition Adjs. (See Detail)		160	160
Total Condition Adjusted Mkt Val		\$1,643	\$2,702

Page: 1

AS Request: 28416678

	General Sales Tax	6.000%	\$162.12
		Title Fee	
Warning			
The market value displayed may not		Transfer Fee	
reflect the activity detected by			
VINSOURCE and/or NICB research.		Deductible -	
Please contact client services at	•		
1-800-351-3133 for review.	Net Ad	justed Value	
		Salvane/Other	· · · · · · · · · · · · · · · · · · ·

Vehicle Valuation Detail

1996 Ford Explorer XLT 4WD 4D Wagon

	Typical Vehicle	Loss Vehicle	Adjustment
City/State	Meriden, CT	Meriden, CT	
Price	\$1,988		\$1,988
Description			
Year	1996	1996	
Make	Ford	Ford •	
Model	Explorer	Explorer	
Edition	XLT	XLT	
Door	4D	4D	
Body	Wagon	Wagon	
Drive	4WD	4WD	
Size	Not Applicable	Not Applicable	
Engine	6 Cylinder 4.0 Engine	6 Cylinder 4.0 Engine	0
Transmission	4 Speed Automatic	4 Speed Automatic	0
Color	Not Applicable	MEDIUM BERRY PEARL MET	
Odometer	144,624 Mi(Typical)	189,519 Mi(Actual)	-450
Equipment			
Convenience Options	Air Conditioning	Air Conditioning	
	Tilt Steering Wheel	Tilt Steering Wheel	
	Cruîse Control	Cruise Control	
	Rear Window Defroster	Rear Window Defroster	
	Rem Trunk-L/Gate Release	Rem Trunk-L/Gate Release	
Other Optional Equipment	Anti-lock Brakes	Anti-lock Brakes	
	Center Console	Center Console	
	Fog Lights		0
	Skid Plates	Skid Plates	
	Intermittent Wipers	Intermittent Wipers	
	Lighted Entry System	Lighted Entry System	
	Privacy Glass	Privacy Glass	
	Roof/Luggage Rack		-15
	Keyless Entry System		-20
	Dual Airbags	Dual Airbags	
	Tinted Glass	Tinted Glass	
	Tachometer	Tachometer	
	Leather Steering Wheel	Leather Steering Wheel	
	-		

	Bio.		
	Typical Vehicle	Loss Vehicle	Adjustment
	Rear Window Wiper/Washer	Rear Window Wiper/Washer	
Power Accessories	Power Door Locks	Power Door Locks	
	Power Brakes	Power Brakes	
	Dual Power Seats		0
•	Power Windows	Power Windows	
	Power Steering	Power Steering	
	Power Mirrors	Power Mirrors	
Radio/Phone/Alarm Options	AM/FM Stereo Tape	AM/FM Stereo	-20
Seat Options	Split Folding Rear Seat		0
	Captain Chairs (2)	Captain Chairs (2)	
Wheel Options	Aluminum/Alloy Wheels	Aluminum/Alloy Wheels	
Packages	XLT Package	XLT Package	
	Autoso	ource Value Before Condition Adjustmen	ts 1,483
	Total Condition Adjus	stments (See Condition Adjustment Deta	il) 160
		Total Condition Adjusted Market Valu	le \$1,643
		General Sales Tax * 6.000%	162.12
		Title Fe	98
Warning			
The market value displayed may	not	Transfer Fe	96
reflect the activity detected by			
VINSOURCE and/or NICB research	ch.	Deductib	
		Net Adjusted Valu	District the second of the sec
		ivet Aujusteu Valt	morrow rowaldamoral color
		Salvage/Oth	er -

^{*} Special tax calculation rules apply to vehicle sales in this jurisdiction (such as limits, caps, exemptions, etc.)

Valuation Notes

1996 Ford Explorer XLT 4WD 4D Wagon

Adjustments of Special Note

- A mileage adjustment of 1.00 cents per mile/kilometer has been applied. This adjustment is based on the vehicle year, vehicle category and market area. Mileage adjustments are capped at 40% of the vehicle's starting value.
- ⁿ No special adjustments were made for this vehicle.

o Information provided by Liberty Mutual Insurance

- Loss vehicle description was provided by Liberty Mutual Insurance
- All values are in U.S. dollars.

Autosource Valuation Process

- Over 3,800,000 vehicles are entered weekly into the database used for researching this value. This database includes dealer inspected, dealer inventory, dealer advertised, phone verified and advertised private party vehicles.
- ⁿ The originating search area for this valuation was Meriden, Connecticut.

o Other Adjustments or Comments

The tax was calculated based on a date of loss of 02/01/2011 using zip 06450, in , County, Connecticut. The city may vary from search area to reflect correct tax location.

Conditioning Notes

- *** INTERIOR**
 - ° Seats: MULTIPLE TEARS, FRAME SHOWING
 - ° Int Trim: CENTER CONSOLE COVER CRACKED AND TORN

" EXTERIOR

- Body: SALT COVERED, MAY HAVE ADD'L DAMAGE
- ° Paint: SALT COVERED, MAY HAVE ADD'L DAMAGE

1996 Ford Explorer XLT 4WD 4D Wagon

REPRESENTATIVE VEHICLES

to calculate the typical starting price.

° Ext Trim: SALT COVERED, MAY HAVE ADD'L DAMAGE

Condition Adjustment detail		1996 Ford Explorer XLT 4WD	4D Wagon
	Typical Vehicle	Loss Vehicle F	Adjustment
INTERIOR			
Seats	Moderate Wear	Needs Replacing	-60
Carpets	Moderate Wear	Minor Wear	10
Int Trim	Minor Damage	Needs Replacing	-35
Glass	Good	Good	
Headliner	Good	Good	
EXTERIOR			
Body	Moderate Damage	Good	110
Paint	Moderate Damage	Good	110
Ext Trim	Moderate Damage	Good	25
MECHANICAL			
Engine	Minor Wear	Minor Wear	
Transmission	Minor Wear	Minor Wear	
TIRES			
Front Tires	Good	Good	
Rear Tires	Good	Good	
		Total Condition Adjustments	\$160
		Prior Damage	\$0
		Condition Adjustment	\$160
		Net Condition Adjustment	\$160

The Autosource database contains inspected dealer inventories, dealer advertisements, phone verified vehicles, and private party advertisements from thousands of sources including automotive publications, newspapers and Web sites such as Autotrader.com* and cars.com. Autosource uses vehicles comparable in year, make and model within the specified market area, expanding as necessary, to determine the loss vehicle's local market value. This valuation includes a representative sample of the vehicles used

The market search originated from Zip Code 064503505, as determined by the vehicle owner's principally garaged area. Autosource located 39, 1996 Ford Explorer vehicles which were used to determine the typical vehicle price. Adjustments have been made to the comparable vehicles for value differences in edition, doors and body style as indicated in the "Veh Adj" field. The sum of the 39 comparable vehicles is \$89,123 for an average price of \$2,285.

The asking or actual sale price is displayed for each vehicle. If a vehicle has been sold, the sold price is displayed with an (S) indicator. The selling price may be substantially less than the asking price. In the case of this 1996 Ford Explorer, the difference between the asking price and selling price is generally 13%. This selling price adjustment has been applied to the typical price. Additional adjustments have been made to the typical vehicle price taking into consideration the loss vehicle's mileage, equipment and condition. All adjustments are vehicle specific and reflect driving habits and condition for the vehicle's market. A mileage adjustment of 1.00 cents per mile/kilometer has been applied.

Taking into consideration the vehicle specifics, the fair market value is \$2,702.

Vehicle 1996 Ford Explorer 4WD 4D Wagon

City Wallingford Well- or State CT

Date 01/23/11

VIN 1FMDU35P7TZB71658

Seller Myhoopty.com

Odometer 151,486

Source *Leading Internet Auto Site

Details 8 Cylinder 5.0 Engine, Automatic Transmission, Air Conditioning, Dual Airbags, Anti-lock Brakes, Intermittent Wipers, Lighted Entry System, Power Brakes, Power Steering, Skid Plates, Tachometer, All Power Options Phone (203)671-6529 Vehicle 1996 Ford Explorer XLT 4WD 4D Wagon State CT Price \$2,100 City New Haven Veh Adj \$0 Date 11/09/10 Distance 17mi Stock Adj Price \$2,100 VIN Seller Dealer Odometer 130,000 Source Car Buyer's Market Details 8 Cylinder 5.0 Engine, XLT Package, Air Conditioning, Dual Airbags, Anti-lock Brakes, Cruise Control, Center Console, Rear Window Defroster, Captain Chairs (2), Intermittent Wipers, Lighted Entry System, Power Mirrors, Power Brakes, Power Door Locks, Privacy Glass, Power Steering, Power Windows, Roof/Luggage Rack, AM/FM Stereo, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Leather Steering Wheel, Tachometer, Tinted Glass, Tilt Steering Wheel, Aluminum/Alloy Wheels, All Power Options, New Tires Phone (203)500-3967 CARSIN Vehicle 1996 Ford Explorer Eddie Bauer 4WD 4D Wagon City New Haven State CT Price \$1,500 Veh Adj \$ -230 Date 02/01/11 Distance 17mi Adj Price \$1,270 VIN Stock Seller Dealer Odometer Source Car Buver's Market Details 8 Cylinder 5.0 Engine, Automatic Transmission, Eddie Bauer Package, Air Conditioning, Dual Airbags, Alarm System, Anti-lock Brakes, Cruise Control, Rear Window Defroster, Intermittent Wipers, Keyless Entry System, Lighted Entry System, Power Mirrors, Tutone Paint, Power Brakes, Power Door Locks, Privacy Glass, Power Steering, Power Windows, Dual Power Seats, Roof/Luggage Rack, AM/FM Stereo Tape, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Power Moonroof, Leather Steering Wheel, Tachometer, Tilt Steering Wheel, Aluminum/Alloy Wheels, Will Accept Best Offer Vehicle 1996 Ford Explorer 4WD 4D Wagon Phone (860)386-6674 Price \$1,488 City Windsor Lakes State CT Distance 29mi Veh Adj \$0 Date 11/11/10 Adj Price \$1,488 VIN Stock Seller Dealer Odometer Source Connecticut.listlux Details 6 Cylinder 4.0 Engine, Automatic Transmission, Air Conditioning, Dual Airbags, Anti-lock Brakes, Intermittent Wipers, Lighted Entry System, Power Brakes, Power Steering, Leather Seats, Skid Plates, Tachometer, Well Equipped, Sport Package, New Tires Phone (631)871-3459 Vehicle 1996 Ford Explorer XLT 4WD 4D Wagon State NY Price \$2,000 City Riverhead Veh Adj \$0 Date 12/08/10 Distance 44mi Stock Adi Price \$2,000 VIN Odometer 159,000 Seller Dealer

Source craigslist-New York City

Details 6 Cylinder 4.0 Engine, XLT Package, Air Conditioning, Dual Airbags, Anti-lock Brakes, Cruise Control, Center Console, Rear Window Defroster, Captain Chairs (2), Intermittent Wipers, Lighted Entry System, Power Mirrors, Power Brakes, Power Door Locks, Privacy Glass, Power Steering, Power Windows, AM/FM Stereo, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Leather Steering Wheel, Tachometer, Tinted Glass, Tilt Steering Wheel, Aluminum/Alloy Wheels, Leather Interior, Automatic Transmission, All Power Options

6

Vehicle 1996 Ford Explorer Eddie Bauer 4WD 4D Wagon

Phone (516)451-0654

City Medford

State NY

Price \$1,200

Date 11/19/10

Distance 48mi

Veh Adj \$ -230

02/03/11 13:48

Claim: 017684960-02

Adi Price \$970 VIN Stock Odometer 180,000 Seller Private Source craigslist-New York City Details 4 Speed Automatic, Eddie Bauer Package, Air Conditioning, Dual Airbags, Alarm System, Anti-lock Brakes, Cruise Control, Rear Window Defroster, Intermittent Wipers, Keyless Entry System, Lighted Entry System, Power Mirrors, Tutone Paint, Power Brakes, Cellular Telephone, Power Door Locks, Privacy Glass, Power Steering, Power Windows, Dual Power Seats, Roof/Luggage Rack, AM/FM Stereo Tape, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Leather Steering Wheel, Tachometer, Tilt Steering Wheel, Aluminum/Alloy Wheels Phone (631)404-8845 Vehicle 1996 Ford Explorer XL 4WD 4D Wagon Price \$2,695 City Brentwood State NY Veh Adj \$355 Date 12/07/10 Distance 58mi Adj Price \$3,050 Stock 0354 VIN Odometer 143,123 Seller Combo Auto Sales Source cars.com Details 6 Cylinder 4.0 Engine, Automatic Transmission, XL Package, Air Conditioning, Dual Airbags, Anti-lock Brakes, Intermittent Wipers, Lighted Entry System, Power Brakes, Power Steering, AM/FM Stereo, Skid Plates, Tachometer Phone (845)834-2664 Vehicle 1996 Ford Explorer 4WD 4D Wagon Price \$2,000 State NY City Highland Veh Adj \$0 Distance 61mi Date 12/19/10 Adj Price \$2,000 Stock VIN Seller Dealer Odometer Source craigslist-New York Details 8 Cylinder 5.0 Engine, Air Conditioning, Dual Airbags, Anti-lock Brakes, Intermittent Wipers, Lighted Entry System, Power Brakes, Power Steering, Skid Plates, Tachometer Phone (631)414-7510 Vehicle 1996 Ford Explorer XLT 4WD 4D Wagon Price \$1,995 State NY City Farmingdale Veh Adj \$0 Date 12/02/10 Distance 65mi Adj Price \$1,995 Stock 1016 VIN Odometer 134,085 Seller RF Motors Source cars.com Details Automatic Transmission, XLT Package, Air Conditioning, Dual Airbags, Alarm System, Anti-lock Brakes, Cruise Control, Center Console, Rear Window Defroster, Captain Chairs (2), Intermittent Wipers, Lighted Entry System, Power Mirrors, Power Brakes, Power Door Locks, Privacy Glass, Power Steering, Power Windows, Dual Power Seats, AM/FM Stereo, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Leather Steering Wheel, Tachometer, Tinted Glass, Tilt Steering Wheel, Aluminum/Alloy Wheels, Leather Interior, Original Owner of Vehicle

Vehicle 1996 Ford Explorer XLT 4WD 4D Wagon

Phone (973)625-1084

City Rockaway

State NJ

Price \$2,095

Date 12/24/10

Distance 99mi

Veh Adj \$0

VIN 1FMDU34XXTUA41131

Stock TUA41131

Adj Price \$2,095

Seller Cars R Us

Source Dealer Specialties

Odometer 165,625

Details 4 Speed Automatic, XLT Package, Anti-lock Brakes, Air Conditioning, Aluminum/Alloy Wheels, Cruise Control, Captain Chairs (2), Center Console, Dual Airbags, Rear Window Defroster, AM/FM Stereo Tape, Intermittent Wipers, Keyless Entry System, Lighted Entry System, Leather Steering Wheel, Power Brakes, Power Door Locks, Power Mirrors, Privacy Glass, Power Steering, Power Windows, Roof/Luggage Rack, Rem Trunk-L/Gate Release, Rear Window Wiper/Washer, Skid Plates, Tachometer, Tinted Glass, Tilt Steering Wheel, Overdrive, Fuel Injection, Carpeting, Leather Upholstery

Original Equipment Guide		1996 Ford Explorer XLT 4WD)4D Wagon
Engine Options		Transmission Options	
* 6 Cylinder 4.0 Engine	. STD	5 Speed Manual	STD
8 Cylinder 5.0 Engine	\$960	* 4 Speed Automatic	\$945
Other Optional Equipment		Convenience Options	
* Anti-lock Brakes	STD	* Air Conditioning	STD
* Center Console	STD	Automatic Dimming Mirror	\$185
* Dual Airbags	STD	Power Antenna	
Fog Lights	TYP	* Cruise Control	STD
* Intermittent Wipers	STD	* Rear Window Defroster	STD
Keyless Entry System	\$185	* Rem Trunk-L/Gate Release	STD
Limited Slp Differential	\$350	* Tilt Steering Wheel	STD
* Lighted Entry System	STD	Power Accessories	
* Leather Steering Wheel	STD	Dual Power Seats	TYP
Overhead Console		* Power Brakes	STD
* Privacy Glass	STD	* Power Door Locks	STD
Roof/Luggage Rack	\$140	* Power Mirrors	STD
Rear Heater	•	* Power Steering	STD
Running Boards	\$395	* Power Windows	STD
* Rear Window Wiper/Washer	STD	Radio/Phone/Alarm Options	
* Skid Plates	STD	Alarm System	
* Tachometer	STD	Compact Disc Changer	\$370
Tutone Paint	\$120	AM/FM Stereo Tape	\$210
* Tinted Glass	STD	* AM/FM Stereo	STD
Seat Options		JBL Sound System	\$830
* Captain Chairs (2)	STD	Rear Seat Audio Controls	
Child Seat (1)	\$200	Roof Options	
Leather Seats	\$625	Power Moonroof	\$800
Split Folding Rear Seat	TYP	Wheel Options	
Sport Seats	\$955	* Aluminum/Alloy Wheels	STD
	Option P	Packages	
Electronics Group	\$370	Includes Alarm System; Keyless Remote Co System.	ontrol Entry
Preferred Equipment Pkg	\$1,065	Includes: Premium AM/FM Stereo W/Cassette Rack, Cloth Sport Bucket Seats W/Dual Power S Mats/Cargo Cover Grp & Luxury Grp Which O High Series Floor Console, Front Overhead Electronics Grp & Fog Lights.	Seats , Floor Consists Of
* XLT Package	STD		
•		Base retail price	\$26,235
	Loss Vehicle m	anufacturer's suggested retail price as reported	\$27,180

Editions available for the same body style (in order of original cost, increasing): XL, *XLT, Eddie Bauer, Limited

N.A.D.A. Value**

1996 Ford Explorer XLT 4WD 4D Wagon

N.A.D.A. values are as of February, 2011 from the Official Older Used Car Guide, National Edition.

^{*} Indicates loss vehicle equipment.

^{**}N.A.D.A. Vehicle Description: 1996 FORD Explorer-V6 Utility 4D 4WD/AWD

Base Value	\$3,475	
Mechanical		
Engine	\$0	
Transmission	\$0	
Equipment		
XLT Package	125	
Equipment Subtotal	\$125	
Mileage: 189,519 Mi	\$0	
Adjusted Total	\$3,600	

These current N.A.D.A. values are furnished under license from NADASC. All values Copyright @ NADASC 2011.

The values in the N.A.D.A. guide assume a vehicle in clean condition. Appropriate deductions should be made to put a vehicle in salable condition.

Special Note on Older Vehicles: N.A.D.A.'s editors believe that most optional equipment has little or no value on older vehicles. This is especially true of options that cost relatively little to begin with and which deteriorate with age or use.

Vehicle Locator Service

1996 Ford Explorer XLT 4WD 4D Wagon

After your claim is settled, Autosource provides free assistance in locating your next vehicle. Your request can be submitted online 24hrs, per day at https://autosource.audatex.us. Please click the Online Submission link and then click the Vehicle Locator Service Form link to complete the VLS form. Or you can call us Monday through Friday, between 8:00 AM and 5:00 PM, Pacific time at (800)351-3133, ext 7428. Our specialists will work with you to find a new or used vehicle in your area.

Loss Vehicle Valuation

1996 Ford Explorer XLT 4WD 4D Wagon

Autosource has been chosen by Liberty Mutual Insurance to assist in establishing a fair and reasonable market value for your vehicle. We are proud to offer you the most current and comprehensive automotive valuations available today.

Your vehicle was inspected and/or described to Autosource by a trained representative of Liberty Mutual Insurance. Autosource has evaluated all aspects of your vehicle provided by Liberty Mutual Insurance as well as those features identified by the Vehicle Identification Number (VIN) or known to be standard equipment for your vehicle.

The market value of your vehicle is determined by comparing it to other vehicles in your area of similar make, model, equipment, mileage and condition that have been offered for sale or sold. The sources for this comparison include new and used car dealers, newspapers, traders, specialty journals and the Internet. Our exclusive Dealer Access program provides us with electronic inventories from thousands of affiliated dealers in North America.

Each week, over 3,800,000 vehicles are listed from these sources, representing over 100,000 dealerships and 3400 publications, making our database the largest in the industry. We utilize the industry's largest electronic network and leading edge technology to provide you with the most current inspected, surveyed or advertised market data. We will find the closest vehicle matches in the area nearest your home.

About Your Valuation

1996 Ford Explorer XLT 4WD 4D Wagon

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